

Appl. No. 09/694,402
Amdt. Dated 3/19/08

Remarks

The Applicant appreciates the Examiner's continued consideration of the present Application. In the most recent Office action, all of pending claims 1-14 and 20-25 were rejected.

In response to the Office action, the Applicant has cancelled all of claims 1-14 and 20-25 and added new claim 26. The Applicant respectfully submits that the new claim 26 differs from all of the previously-pending claims, and does not add new matter to the Application. In particular, the Applicant believes the language of claim 26 is supported by, among other things, previously-pending claims 1 and 2, and language in the Specification at page 16, lines 11-13, page 12, lines 10-15, and page 15 lines 27-31.

The Applicant respectfully submits that claim 26 should be allowed under 35 U.S.C. 102(b) and 103(a). In particular, claim 26 includes the limitations of previously-pending claims 1 and 2. Yet the Applicant respectfully submits that he does not fully understand the basis for the rejection of previously-pending claim 2 as set forth on pages 5-6 of the Office action.

Current claim 26 (and previously-pending claim 2) was directed to a method in which a customer first provides general information to an insurer (specifically to the insurer's computer system) regarding the customer's basic insurance needs so that, secondly (at a subsequent time) when specific time-limited insurance is actually needed, the customer can merely (and simply) enter in a limited amount of information, particularly the time limitation during which the insurance is needed. In this manner, at the time the insurance is really needed, the insurance application process can be streamlined.

In the Office action, the Examiner appears to be contending that Luchs discloses all of the features found in previously-pending claim 2, particularly those relating to a process in which the customer can at a first time enter in the general information prior to the second time at which the specific time-limited insurance is actually applied for. Yet as best as the Applicant can determine, Luchs does not do this, or at least does not show all of these features as they are recited in new claim 26. In particular, with respect to the underwriting step mentioned on page 6 that supposedly "reads on" providing a

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preliminary indication. . .", the Applicant has clarified the language of this step in new claim 26 to indicate that this preliminary indication needs to be provided to the customer, not to an underwriting facility.

In addition to the above reasons why claim 26 is allowable, the Applicant further submits that claim 26 includes also includes other limitations that were not found in previously pending claims 1 and 2, and that the Applicant does not know to have been addressed by the Examiner in the Office action, for example, the particular manner in which the credit card payment process is performed.

For at least these reasons, therefore, the Applicants respectfully submit that claim 26 is allowable.

Conclusion

In view of the above Remarks and Amendments to the Claims, the Applicant respectfully requests reconsideration and allowance of the present Application. The Applicant is also submitting herewith a request for a three-month extension of time and related fee. Although no further fees are believed to be due at this time, the Applicant respectfully authorizes any additional fees deemed to be due by the Patent Office (as necessary to keep this Application pending) to be charged as indicated on the Petition for Extension of Time form.

The Applicant also requests that, prior to the Examiner issuing any further Office action in relation to this matter, that the Applicant be afforded another opportunity to conduct an additional Examiner's interview with the Examiner. The Applicant invites the Examiner to call the Applicant at the telephone number listed below to schedule such an interview.

Respectfully,



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